

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Guy S. Smith
Debtor

Case No. 18-04806-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Apr 15, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 21

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2024:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Guy S. Smith, 10 Thomas Point, E. Stroudsburg, PA 18301-1344 |
| 5130548 | + Ditech, PO Box 9786, Cedar Rapids, Iowa 52409-0004 |
| 5153671 | Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154 |
| 5209480 | + Ditech Financial LLC, P.O. Box 12740, Tempe AZ 85284-0046 |
| 5130550 | + Phelan Hallinan Diamond & Jones, One Penn Center, 1617 JFK Blvd. Ste. 1400, Philadelphia, Pennsylvania 19103-1814 |

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|-------------------------------------|----------------------|---|
| cr | + Email/Text: RASEBN@raslg.com | Apr 15 2024 18:37:00 | NewRez LLC d/b/a Shellpoint Mortgage Servicing, Robertson, Anschutz, Schneid & Crane LLP, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461 |
| cr | + Email/Text: RASEBN@raslg.com | Apr 15 2024 18:37:00 | U.S. Bank Trust National Association, Robertson, Anschutz, Schneid, Crane & Pa, 10700 Abbott's Bridge Rd., Duluth, GA 30097-8458 |
| 5130545 | + EDI: CITICORP | Apr 15 2024 22:37:00 | CBNA, PO Box 6283, Sioux Falls, South Dakota 57117-6283 |
| 5130546 | + EDI: CITICORP | Apr 15 2024 22:37:00 | CBNA, 1000 Technology Drive, O'Fallon, Missouri 63368-2239 |
| 5153095 | + EDI: CITICORP | Apr 15 2024 22:37:00 | Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432 |
| 5130549 | EDI: CITICORP | Apr 15 2024 22:37:00 | MCYDSNB, PO Box 8218, Mason, Ohio 45040 |
| 5153094 | EDI: Q3G.COM | Apr 15 2024 22:37:00 | Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657 |
| 5130547 | EDI: JPMORGANCHASE | Apr 15 2024 22:37:00 | Chase Card, PO Box 15298, Wilmington, Delaware 19850 |
| 5290989 | Email/Text: mtgbk@shellpointmtg.com | Apr 15 2024 18:37:00 | New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826, New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826 |
| 5290988 | Email/Text: mtgbk@shellpointmtg.com | Apr 15 2024 18:37:00 | New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826 |
| 5403735 | + Email/Text: RASEBN@raslg.com | Apr 15 2024 18:37:00 | NewRez LLC d/b/a Shellpoint Mortgage Servicing, Robertson, Anschutz, Schneid, Crane & Pa, 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853 |
| 5131135 | + EDI: PRA.COM | Apr 15 2024 22:37:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 5151631 | + EDI: AIS.COM | Apr 15 2024 22:37:00 | Synchrony Bank, by AIS InfoSource LP as agent, |

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|---------|--|----------------------|---|
| 5152767 | + Email/Text: ToyotaBKNotices@nationalbankruptcy.com | Apr 15 2024 18:37:00 | 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013 |
| 5462460 | + Email/Text: bkteam@selenefinance.com | Apr 15 2024 18:37:00 | U.S. Bank Trust National Association, Selene Finance, LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295 |
| 5523229 | + Email/Text: RASEBN@raslg.com | Apr 15 2024 18:37:00 | U.S. Bank Trust National Association,, Robertson, Anschutz, Schneid, & Crane PL, 130 Clinton Road, Suite 202, Fairfield NJ 07004-2927 |

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | New Residential Mortgage LLC |
| cr | *+ | NewRez LLC d/b/a Shellpoint Mortgage Servicing, Robertson, Anschutz, Schneid, Crane & Pa, 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853 |
| cr | *+ | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| cr | *+ | Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 5209494 | * | Ditech Financial LLC, P.O. Box 12740, Tempe AZ 85284-0046 |
| 5462461 | *+ | U.S. Bank Trust National Association, Selene Finance, LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295 |
| 5523230 | *+ | U.S. Bank Trust National Association,, Robertson, Anschutz, Schneid, & Crane PL, 130 Clinton Road, Suite 202, Fairfield NJ 07004-2927 |

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2024 at the address(es) listed below:

| Name | Email Address |
|---------------------|--|
| Charles G. Wohlrab | on behalf of Creditor U.S. Bank Trust National Association bkecf@friedmanvartolo.com cwohrlab@ecf.courtdrive.com |
| Charles G. Wohlrab | on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bkecf@friedmanvartolo.com cwohrlab@ecf.courtdrive.com |
| Charles G. Wohlrab | on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association bkecf@friedmanvartolo.com, cwohrlab@ecf.courtdrive.com |
| Jack N Zaharopoulos | TWecf@pamd13trustee.com |
| James Warmbrodt | |

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|-----------------------|---|
| | on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com |
| Joseph P Schalk | on behalf of Asst. U.S. Trustee United States Trustee joseph.schalk@usdoj.gov ustpreion03.ha.ecf@usdoj.gov |
| Mario John Hanyon | on behalf of Creditor DITECH FINANCIAL LLC pamb@fedphe.com mario.hanyon@brockandscott.com |
| Philip W. Stock | on behalf of Debtor 1 Guy S. Smith pwstock@ptd.net |
| Robert Shearer | on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association rshearer@raslg.com |
| Robert Joseph Davidow | on behalf of Creditor DITECH FINANCIAL LLC r.davidow@mgplaw.com |
| Thomas Song | on behalf of Creditor DITECH FINANCIAL LLC tomysong0@gmail.com |
| United States Trustee | ustpreion03.ha.ecf@usdoj.gov |

TOTAL: 12

Information to identify the case:

Debtor 1

Guy S. Smith

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4267

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:18-bk-04806-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Guy S. Smith
aka Guy Smith4/15/24**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.